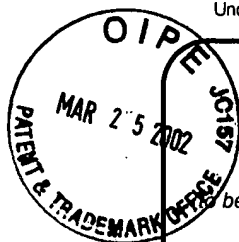


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## TRANSMITTAL FORM

to be used for all correspondence after initial filing)

Application Number 09/991,497

Filing Date November 15, 2001

First Named Inventor Allen-Rouman et al.

Group Art Unit 2164

Examiner Name

Total Number of Pages in This Submission

5

Attorney Docket Number 020375-002720U

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### ENCLOSURES (check all that apply)

☐ Fee Transmittal Form

☐ Fee Attached

☐ Amendment / Response

☐ After Final

☐ Affidavits/declaration(s)

☐ Extension of Time Request

☐ Express Abandonment Request

☒ Information Disclosure Statement

☐ Certified Copy of Priority Document(s)

☐ Response to Missing Parts/ Incomplete Application

☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

☐ Assignment Papers (for an Application)

☐ Drawing(s)

☐ Licensing-related Papers

☐ Petition Routing Slip (PTO/SB/69) and Accompanying Petition

☐ Petition to Convert to a Provisional Application

☐ Power of Attorney, Revocation Change of Correspondence Address

☐ Terminal Disclaimer

☐ Request for Refund

☐ CD, Number of CD(s)

☐ After Allowance Communication to Group

☐ Appeal Communication to Board of Appeals and Interferences

☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)

☐ Proprietary Information

☐ Status Letter

☒ Other Enclosure(s) (please identify below):

Return Postcard

Cited References: (13-US Patents; 4-Foreign; 5-Other Documents)

Remarks

The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name

Townsend and Townsend and Crew LLP

Thomas D. Franklin

Reg. No. 43,616

Signature

Date

March 19, 2002

### CERTIFICATE OF MAILING

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PATENT  
Attorney Docket No.: 020375-002720US

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On March 19, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: *Cindy Bennett*  
Cindy Bennett

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Allen-Rouman et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: **ONLINE FUNDS  
TRANSFER METHOD**

Examiner:

Art Unit: 2164

**SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER 37  
CFR §1.97 and §1.98**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending applications:

1. Application No. 09/516,209 filed February 29, 2000, Attorney Docket No. 020375-002700US.

2. Application No. 09/991,379 filed November 15, 2001, Attorney Docket No. 020375-002710US.

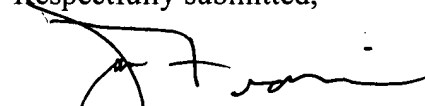
3. Application No. 09/991,364 filed November 15, 2001, Attorney Docket No. 020375-002730US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed are the specifications, claims and drawings for each of the above cases.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

  
Thomas D. Franklin  
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, 8<sup>th</sup> Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
Fax: 303-571-4321  
TDF:cmb

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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **1** of **2**

### Complete if Known

Application Number	09/991,497
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman, et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-002720US

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### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	AA	5,757,917		Rose et al.	05-26-1998	
	AB	5,826,241		Stein et al.	10-20-1998	
	AC	5,899,980		Wilf et al.	05-04-1999	
	AD	5,987,140		Rowney et al.	11-16-1999	
	AE	5,987,429		Maritzen et al.	11-16-1999	
	AF	5,991,750		Watson	11-23-1999	
	AG	5,999,625		Bellare et al.	12-07-1999	
	AH	6,029,150		Kravitz	02-22-2000	
	AI	6,070,798		Netherly	06-06-2000	
	AJ	6,098,053		Slater	08-01-2000	
	AK	6,122,625		Rosen	09-19-2000	
	AL	6,175,823		Van Dusen	01-16-2001	
	AM	6,246,996	B1	Stein et al.	06-12-2001	
	AN					
	AO					
	AP					
	AQ					
	AR					
	AS					
	AT					

### FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AU	EP	1 077 436	A2	Citicorp Development Center, Inc.	02-21-2001		
	AV	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000		
	AW	PCT	WO 00/79452	A2	Echarge Corp.	12-28-2000		
	AX	PCT	WO 02/05195	A1	First Data Corp.	01-17-2002		
	AY							
	AZ							
	BA							

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<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Sheet

2

of

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Application Number	09/991,497
Filing Date	November 15, 2001
First Named Inventor	Allen-Rouman et al.
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	020375-002720US

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### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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	BB	INTELL-A-CHECK CORP., <i>Intell-A-Check!—The Way to Get Paid</i> , <i>Intell-A-check Product Overview</i> , downloaded from website <a href="http://www.icheck.com/">http://www.icheck.com/</a> on 02/07/2000.	
	BC	AMERINET, INC., <i>Debit-It!—The Best Idea In Payment Systems, Making Ellectronic Debit Simple</i> , downloaded from website <a href="http://www.debit-it.com/">http://www.debit-it.com/</a> on 2/7/00.	
	BD	TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website <a href="http://www.telecheck.com/">http://www.telecheck.com/</a> on 2/7/2000.	
	BE	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website <a href="http://www.transpoint.com/">http://www.transpoint.com/</a> on 2/10/2000.	
	BF	IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website <a href="https://ssl.idealab.com/">https://ssl.idealab.com/</a> on 2/16/00.	
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	BH		
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